



# CRITICAL ILLNESS INSURANCE

Underwritten by Transamerica Life Insurance Company

Critical illness insurance goes beyond major medical insurance by paying a lump-sum benefit for a specific illness, such as heart attack or stroke that can be used however you see fit.

**Approximately 1.5 million heart attacks and strokes occur every year in the United States.<sup>1</sup>**

## MEET JEFF

Jeff, a 28-year-old carpenter, unexpectedly suffered a heart attack due to an untreated congenital defect. His treatments, hospital stay, and other related expenses added up fast. Fortunately, Jeff had enrolled in critical illness insurance through his employer. The cash benefit helped with out-of-pocket costs and other unexpected expenses that came up, helping him get through the hard time a little more smoothly.

## AN EXAMPLE OF HOW CRITICAL ILLNESS INSURANCE WORKS



Jeff receives care for his illness.



Jeff owes his part of the medical bills.



Jeff files his critical illness insurance claim.



Transamerica deposits his benefit payment into his account, and he pays what he owes for his medical bills.

*This example is for illustrative purposes only.*

**How would a serious illness impact you financially?**

**Focus more on recovery and less on the costs with critical illness insurance.**

# KEY FEATURES



No pre-existing condition limitations



Claims paid directly to the insured or provider if designated



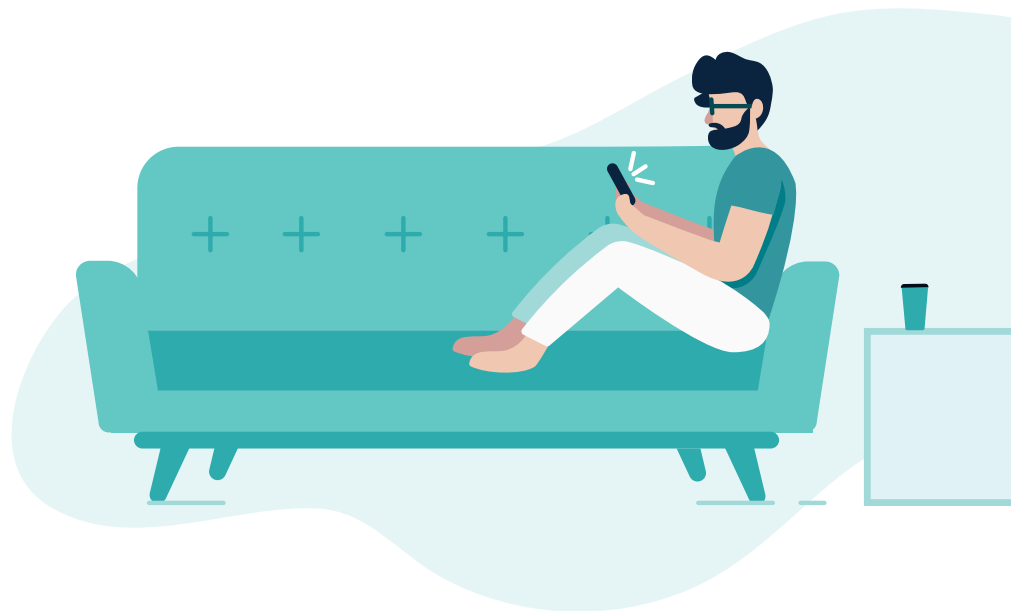
Allows you to keep your policy should you retire or change jobs



Options to insure your family members

## CRITICAL ILLNESS INSURANCE COULD HELP PAY FOR EXPENSES SUCH AS:

- Medical services that might otherwise be unavailable
- Treatments not covered by a traditional policy
- Daily living expenses, such as groceries, rent, or household bills
- Transportation expenses, such as getting to and from treatment centers



## Questions?



Visit: [transamerica.com](https://transamerica.com)



Contact: 888-763-7474

<sup>1</sup>"Costs & Consequences", Million Hearts, Center for Disease Control and Prevention. February 26, 2021.

**THIS IS NOT MAJOR MEDICAL INSURANCE AND IS NOT A SUBSTITUTE FOR MAJOR MEDICAL INSURANCE. IT DOES NOT QUALIFY AS MINIMUM ESSENTIAL HEALTH COVERAGE UNDER THE FEDERAL AFFORDABLE CARE ACT.**

This is a brief summary of critical illness insurance **underwritten by Transamerica Life Insurance Company (TLIC)**, Cedar Rapids, IA. TLIC is not an authorized insurer in New York. Forms and form numbers may vary. This insurance may not be available in all jurisdictions. Limitations and exclusions apply. Refer to the policy, certificate and riders for complete details.

**Up-to-date information regarding our compensation practices can be found in the disclosures section of our website at [tebcs.com](https://tebcs.com).**

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